

Housing Needs Assessment Online Survey Results

**Housing Needs Assessment Model: Has Housing
Recovered in Iowa Communities After the Floods of 2008?**

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Outline

- Methodology
- Perception of housing availability and population loss
- Effectiveness of comprehensive plans, housing codes, other community plans
- Public participation process
- Loss of population and impact on local business
- Effectiveness of state flood recovery and housing recovery programs
- Post-flood gaps in housing
- Rebuilding community
- Observation

Methodology

Online Survey using SurveyMonkey

- local residents from referrals from focus group and key informant participants , and
- statewide sample from IFA, RIO and IDED stakeholders

Questionnaire was composed of 38 questions

Sent out in December 16, 2010 and 2 follow ups 2-3 weeks of initial emailing

Data was weighted to account for underrepresentation from other cities.
Weighting was based on having 10 samples from each city represented.

	No.	%	Response Rate
Local Sample	13	27.1%	41.9%
Statewide Sample	35	72.9%	53.8%
Total	48	100.0%	50.0%

22% came from local samples

78% came from statewide list

73% work in some housing related field

Organizations involved

Organization

Johnson County Social Services

Cedar Valley Friends of the Family

HOMZ Management Corp. Ecumenical Towers Housing Corp

Southeast Iowa Regional Planning Commission

City of Cedar Rapids

City of Mason City

Iowa Northland Regional Council of Governments (INRCOG)

NIACOG

Cardinal Capital Management

City of Waterloo

Iowa Heartland Habitat for Humanity

The American Homeownership Foundation

Waterloo Community Development

City of Waverly Community Development and Zoning Division of Economic Development

Affordable Housing Network

Grant Village Senior Housing LLC

West Side Manor Apartments

Perception of Housing Availability and Population Loss



Since the flood of 2008, population decreased slightly compared to housing availability.

DK not excluded in computation of mean value (scale of 1-3)

Since the flood, housing availability (population) in my community has increased, decreased or stayed the same

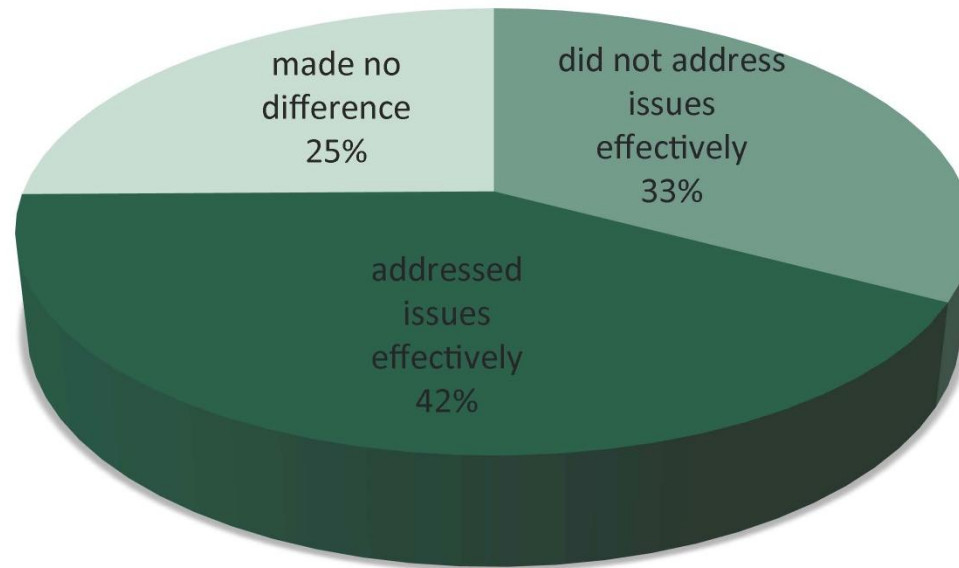
Purpose is to determine whether the flood of 2008 created gaps in housing availability & resulted in population loss

Effectiveness of Comprehensive Plans, Housing Codes, & other community plans

a) Housing codes

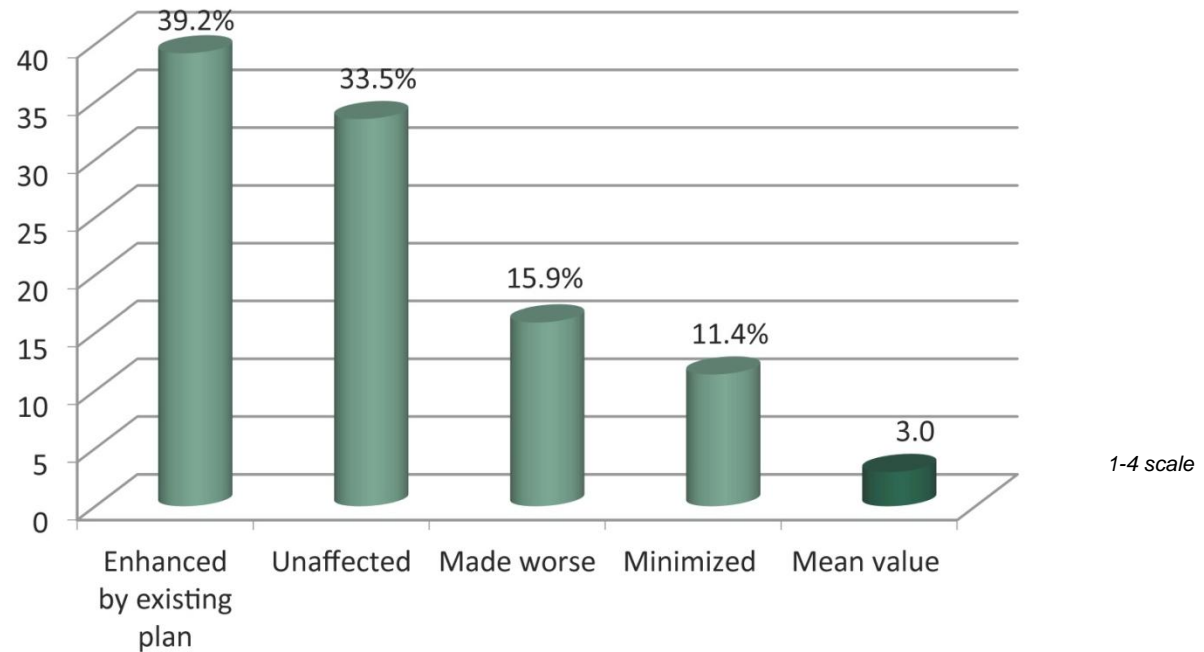
Use of housing codes <u>before</u> the flood	%
Demolition	43.8%
Reconstruction relocation of flood-impacted properties	35.9%
Acquisition	32.1%

b) Perceived effectiveness of Comprehensive /Land use Plan in addressing flooding issue



Only 42% of the respondents thought that CP enabled them to address flooding issues effectively

c) Effectiveness of other community plans in addressing flooding issue

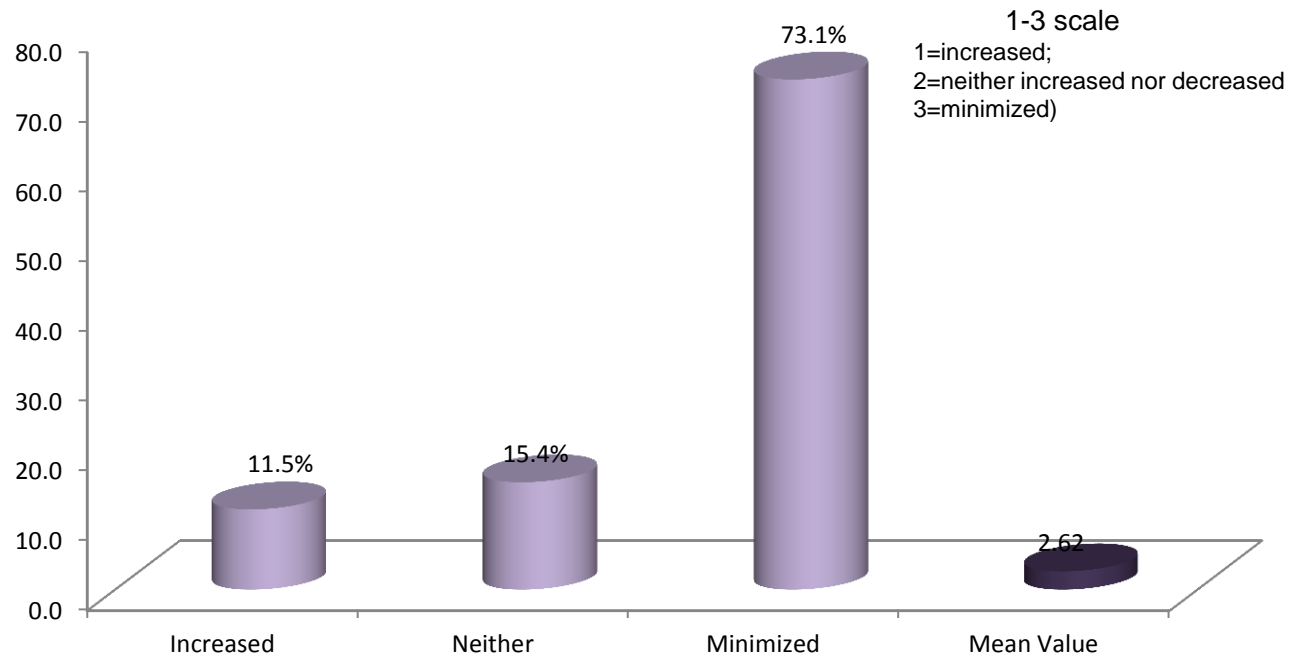


Our ability to withstand the 2008 flood was

Comprehensive plan and future flooding

40% said that the community amended (changed) plans, ordinance and/or codes, following the 2008 flood.

Impact of future flooding episode on my community will be
by plans since 2008 flood



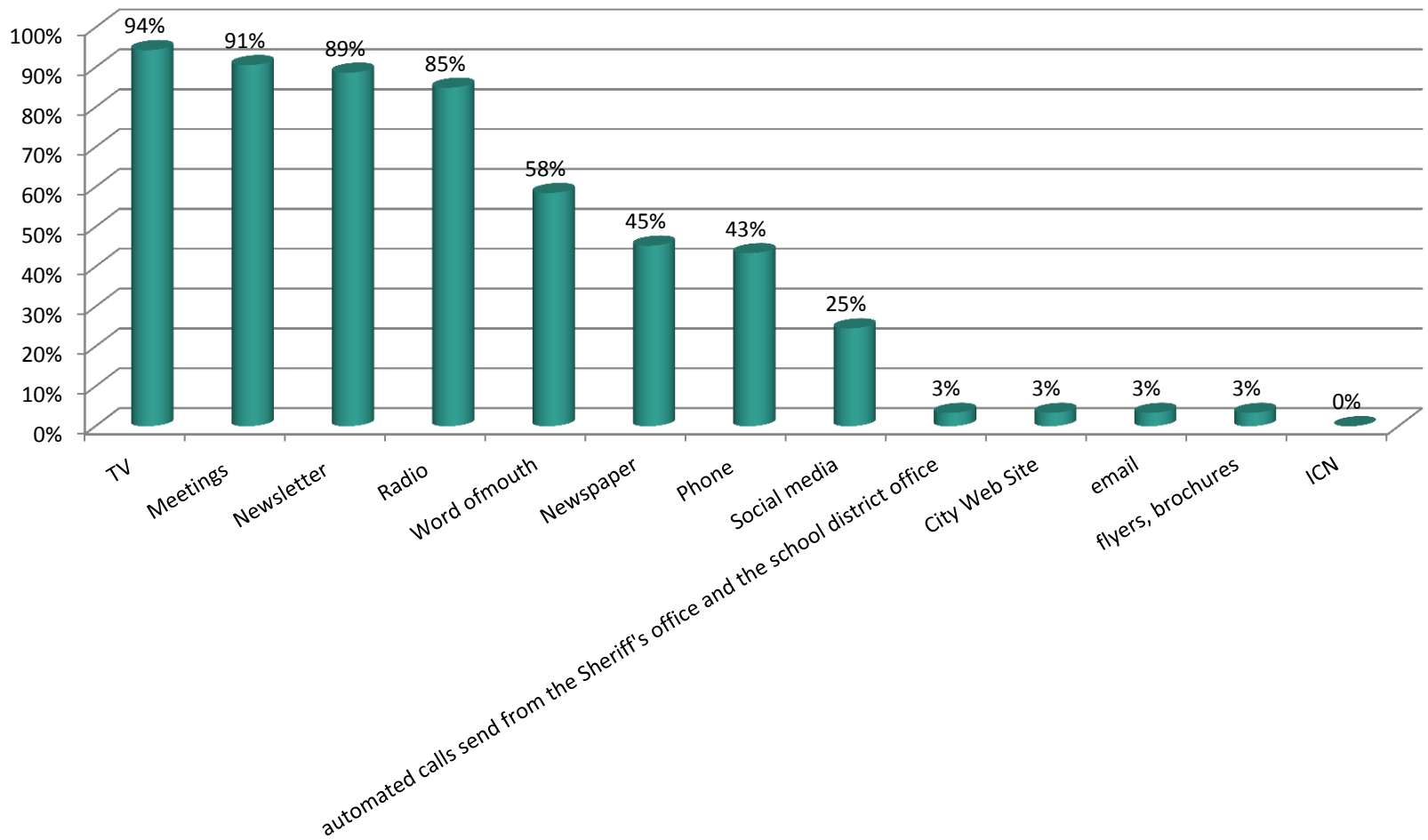
Public Participation Process

Neighborhood Group/Coalition

- 47% said that active neighborhood groups/coalitions took part in the flood recovery
- New neighborhood groups formed:
 - Black Hawk County disaster preparedness group
 - Bremer County Recovery Coalition = headed by Wartburg College's center for community engagement, they oversaw monetary assistance up to a limited amount and leveraged resources and volunteer groups for cleanup efforts in Waverly
 - Long Term Recovery Coalition for Cerro Gordo and Franklin County (LTRC)
 - Long-term disaster recovery group
 - LTRC has now become a COAD
 - Neighborhood Planning Process (NPP) Steering Committee
 - Neighborhood watch groups (not in response to flood but would be assets in flood situations)
 - Replacement Housing Task Force
 - Waverly Citizens United = a group of home owners established solely to report to Council on what is still needed to recover from flood in a NW neighborhood
 - Waverly Flood Recovery

Public Participation Process

Communication methods during the flood

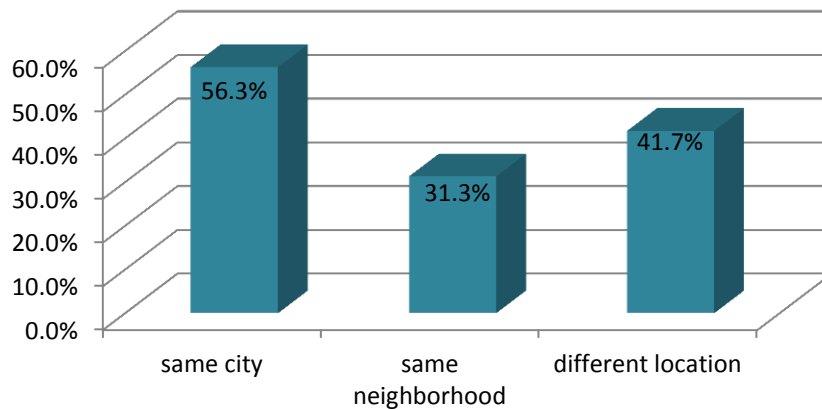


Planning tools/info that should have been available to start long-term planning immediately after the flood

- Contacts:
 - A breakdown of who local officials should contact at the state for information on buyout information, housing elevation program availability
 - General knowledge that FEMA takes forever
 - Information from FEMA on individual assistance
 - A collection of hotline numbers for displaced persons for shelter, food and mortgage assistance
- Financial Resources
 - For clean-up
 - disaster case mgt, unmet needs
 - new construction, relocation
- Long term need to address ordinary situations will help to address the flood or disaster issues
- Concrete identification of federal and state programs that would be available to help fund recovery
- Data
 - A needs assessment (we contacted locally for one but had data collection problems)
 - Assistance to identify the % age of rental housing that was lost and not replaced
 - Inundation maps/modeling
 - Resources for local officials to turn to for publications on rebuilding a house after a flood disaster
 - Time stamped historical flow data for the streams in the City. This data is only available for one waterway currently

Loss of Population

Rebuilding home after the flood



- Cities where people relocated
 - Cedar Falls , Clear Lake, Coralville
 - Evansdale , Hudson, North Liberty
 - Tiffin, Ventura

Chooseto live after the flood	%
Close to where they lived before flood	88.9
Closer to school	7.41
Closer to parks, green spaces	3.7

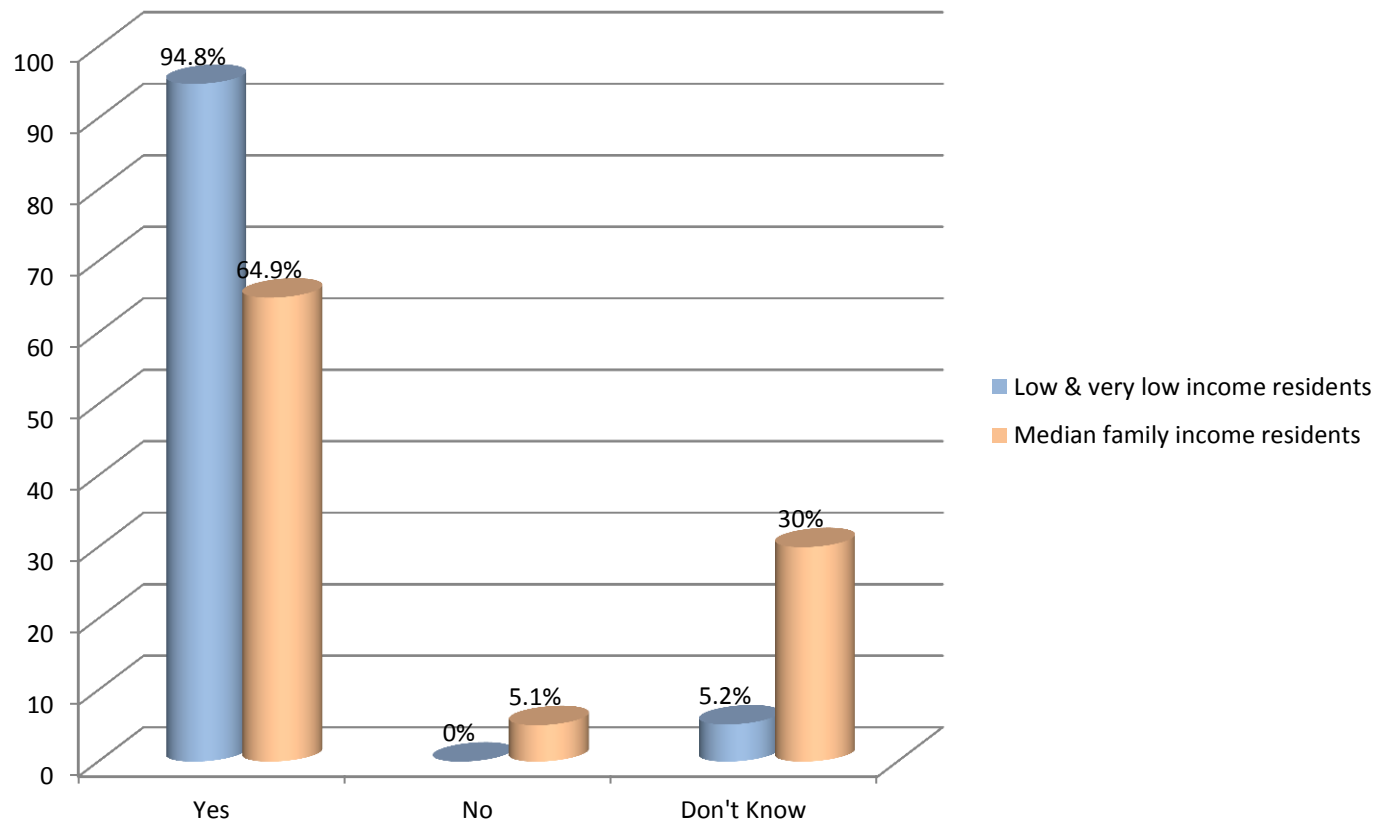
Impact on Local Business

Effect of 2008 flood to my company

- After the flood of 2008, my company experienced
 - 77% said their company was not affected
 - 2.9% lost employees and had turnover positions
 - one company had their employees assigned to long term recovery coalition
- What causes negative impact to my company
 - 10% indicated that the 2008 flood had negative economic impact to his company;
 - 90% indicated that the national recession had more negative econ impact to their companies rather than the 2008 flood

State Flood Recovery and Housing Recovery Programs

Availability of State programs for residents with housing issues

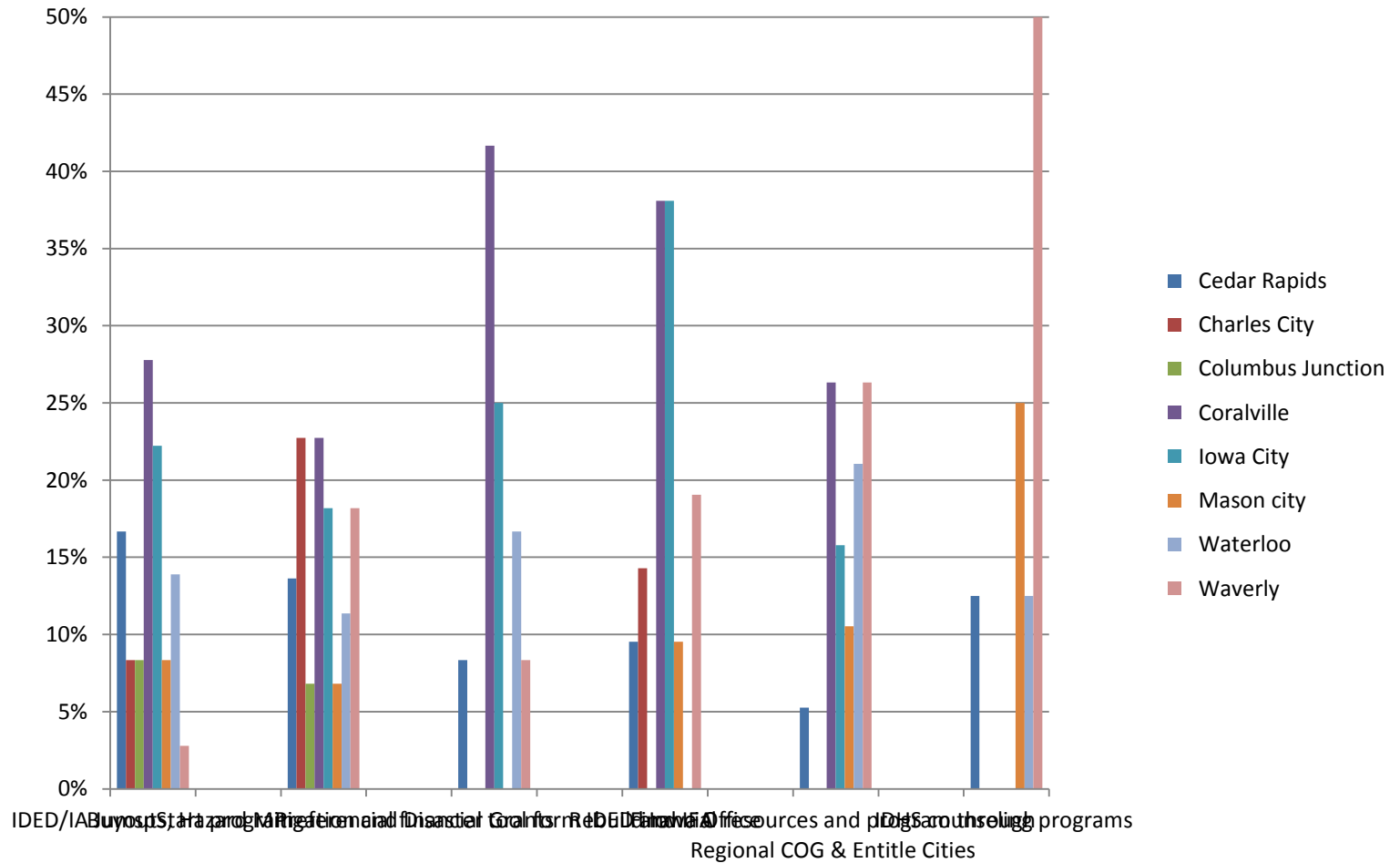


State Flood Recovery and Housing Recovery Programs

State of Iowa programs used in the recovery effort

	%
Buyouts, Hazard Mitigation and Disaster Grants	97.8
IDED/IA JumspStart program	80.0
Rebuild Iowa Office	46.7
Financial resources and program through Regional COG & Entitle Cities	42.2
Preferencial financial tool form IDEED and IFA	26.7
IDHS counseling programs	17.8
IUNDGP funds and Project Recovery	2.2

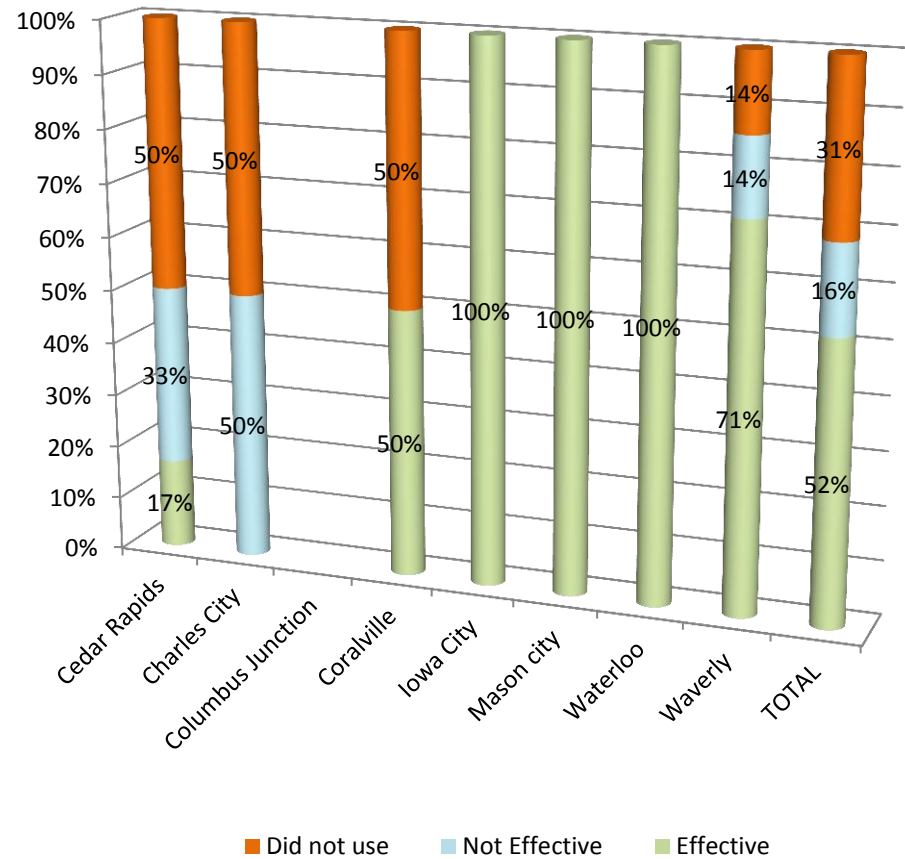
Awareness of state programs for flood recovery effort by city



Difference in awareness between larger metro cities and smaller rural communities is significant in some areas.

Effectiveness of state programs in meeting housing needs

- 52% indicated that “state programs” were effective in meeting housing needs
- 17% said “no”
- 31% “did not use” any state programs



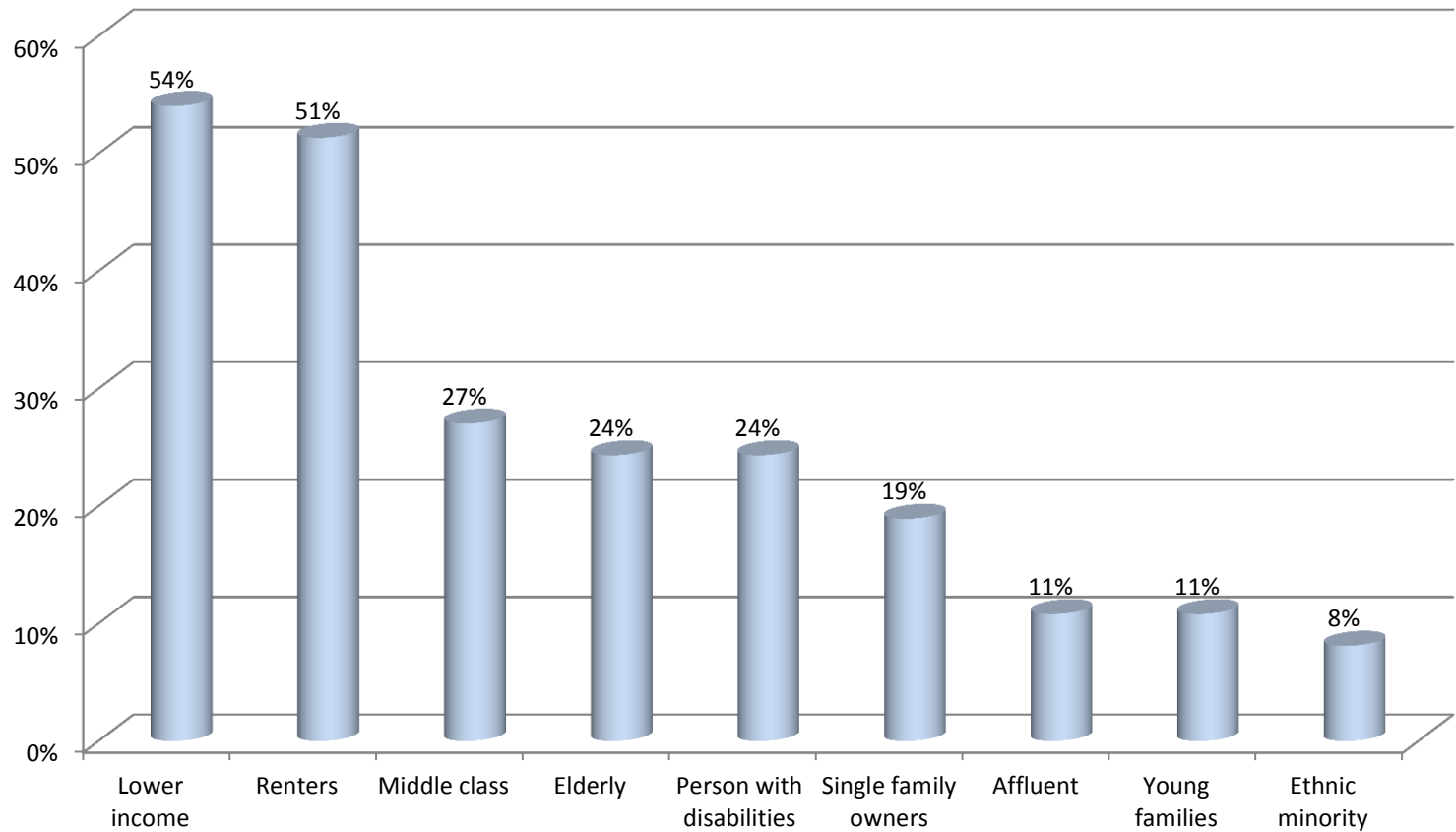
Housing issues not adequately addressed by state programs

Homeowner	Contract for deed home owners
Low Income	Low-income need for affordable rental housing
	Low-income owners with low pre flood value homes could not afford to rehab or replace housing
	Very low income housing needs
	Eligibility
Funding	Funding to move houses instead of demolishing them
	Upfront funding for housing development -- not just backend low-income buyer's mortgage write-down
	Funding to cities for infrastructure to create new residential subdivisions
	Cost
	Affordable replacement housing
Seniors	Seniors unable to take out mortgages to replace lost housing
Rental	Single family rentals
Relocation	Those homeowners that wished to relocate their homes only had the option of a buyout if their home was under 50 percent damaged.
	Assistance with house moving through FEMA or State funding sources was not offered - only a buyout program
Timeliness	Timeliness of assistance

Post-flood Gaps in Housing

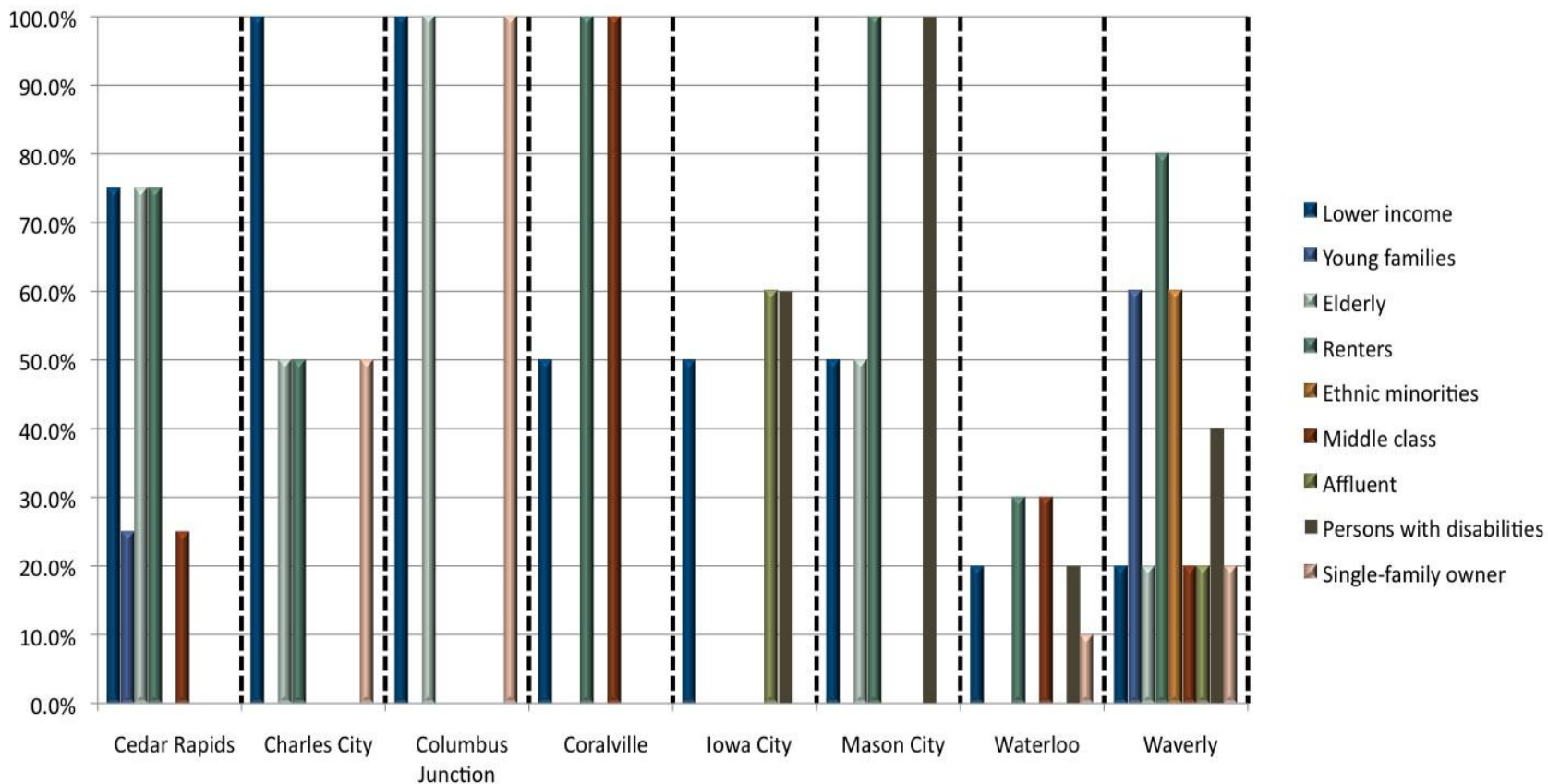
Housing Gap

(unable to meet the housing needs of the following groups)

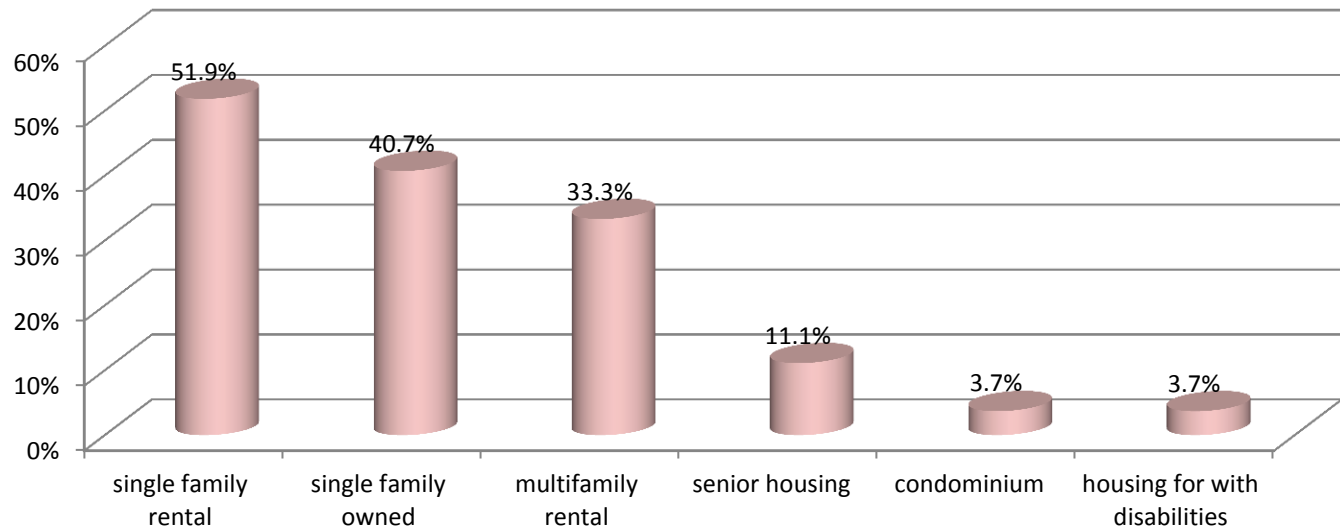


Housing Gap by city

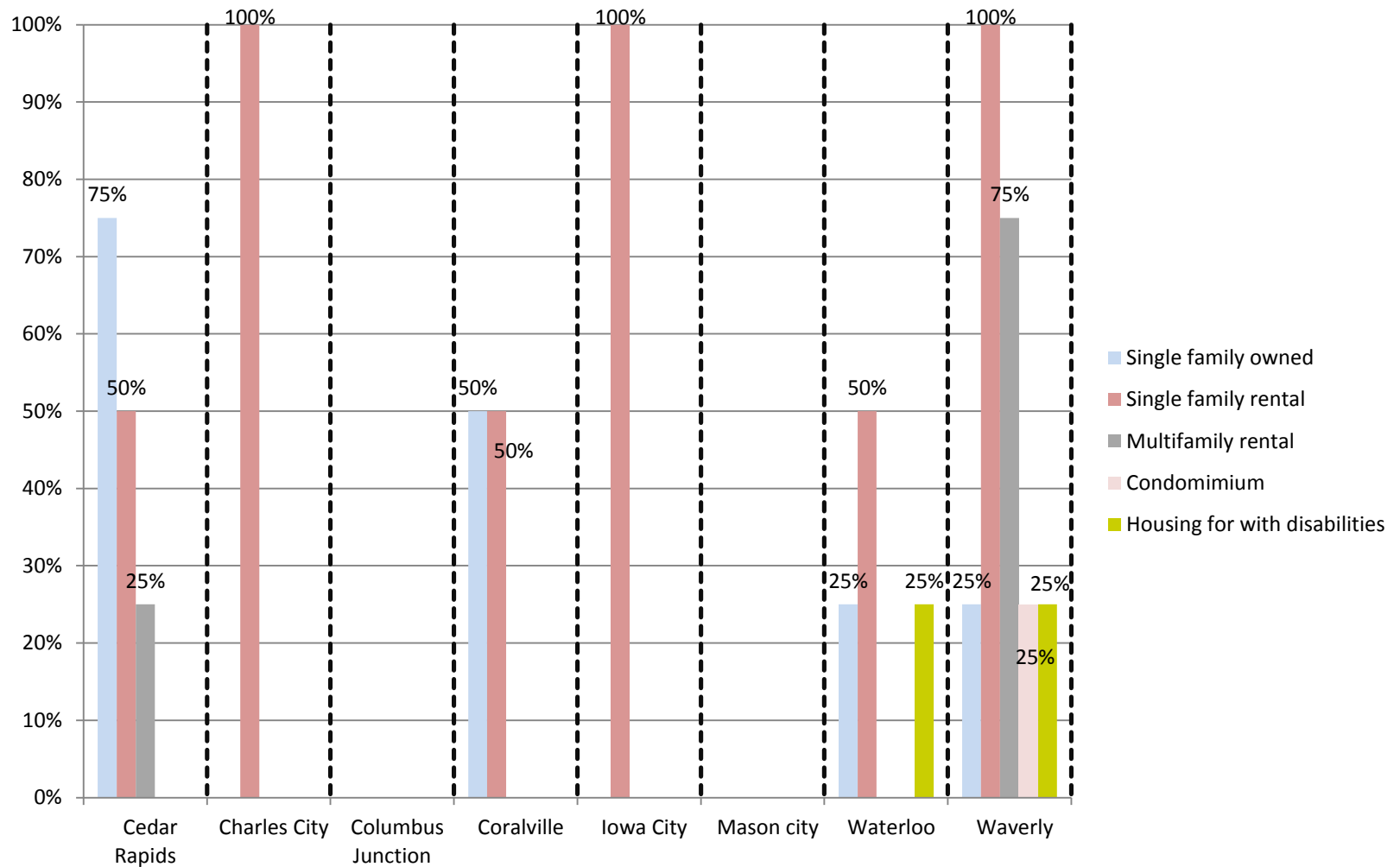
(unable to meet the housing needs by groups)



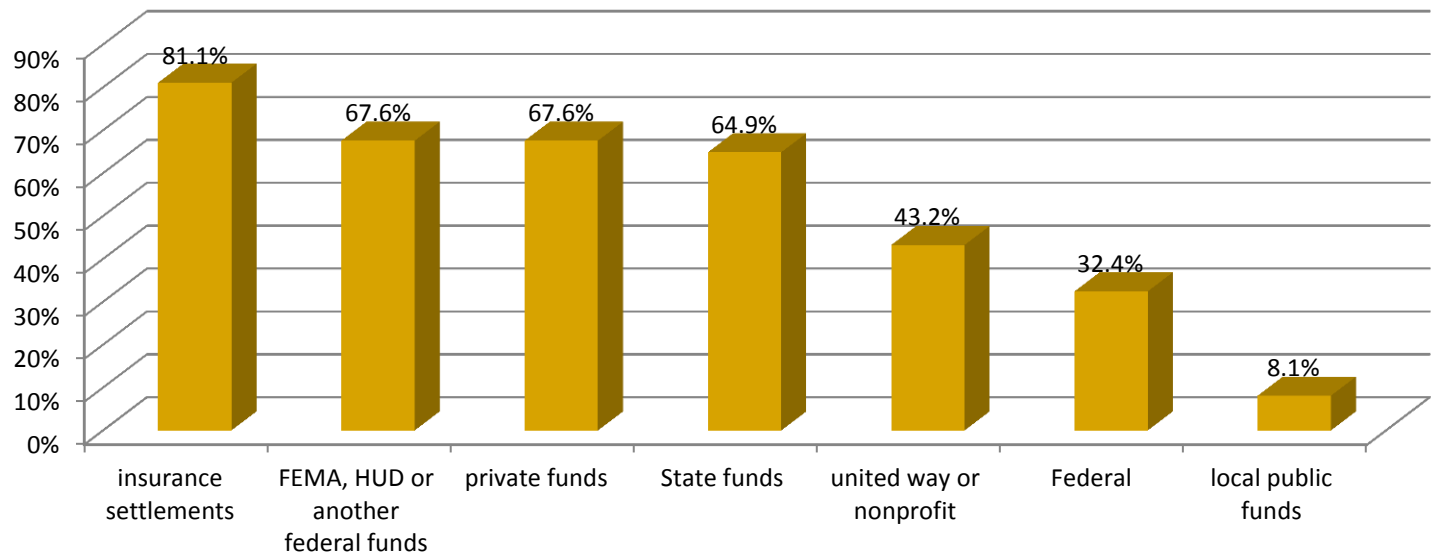
Types of Housing not replaced post-flood



Types of Housing not replaced post-flood by city

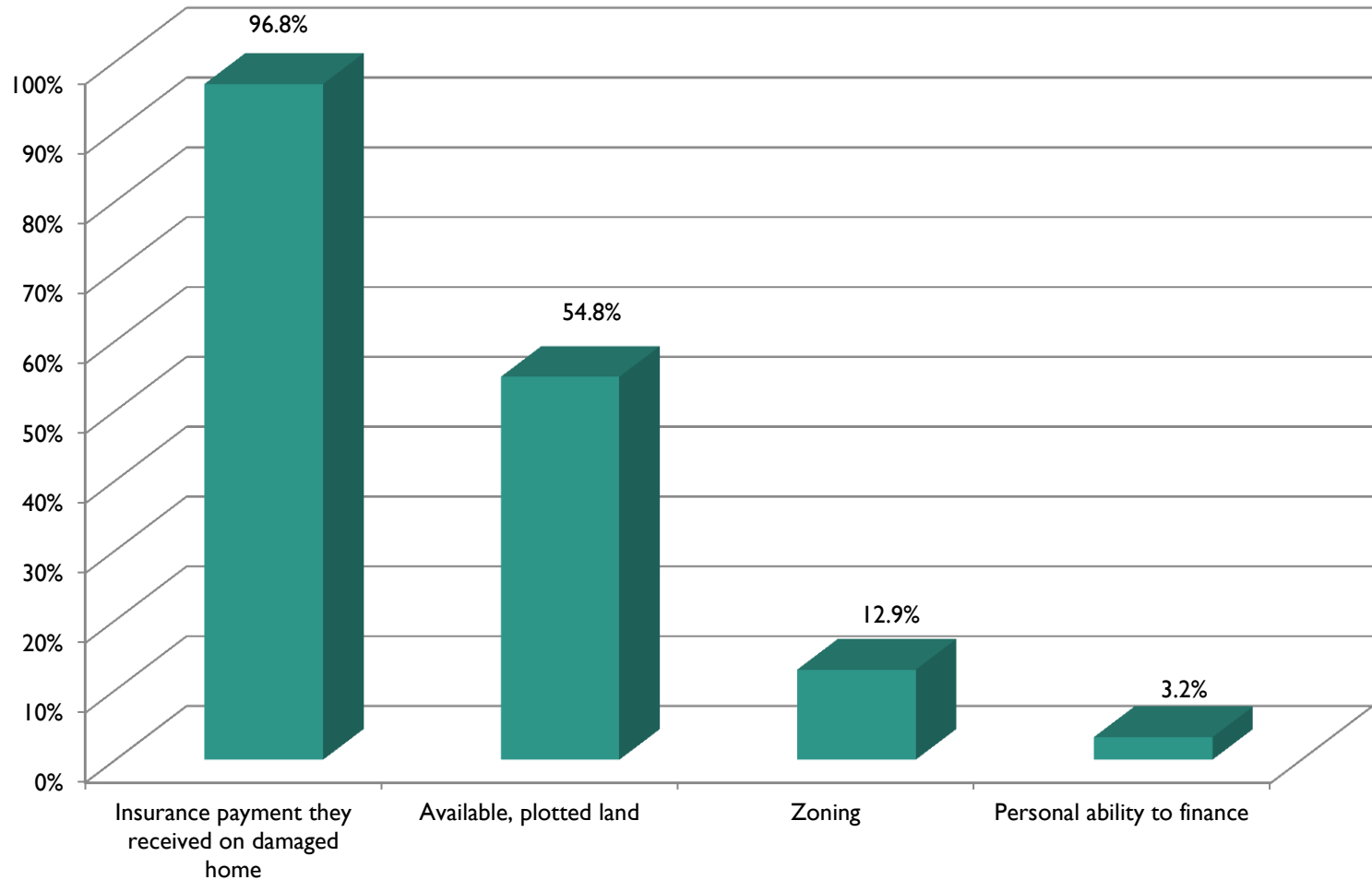


Sources of housing replacement



Rebuilding Community

People chose to rebuild based on....





Observation

- Further investigation on rental housing and programs that can be made available to meet the unmet the rental housing units
- Communities are interested in incorporating the lessons they've learned into a variety of long-range planning tools, but data are needed to do so effectively.
- Communities need timely, accurate data regarding available local and statewide level to begin the recovery work.

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- For Further Question:

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THANK YOU!!!!!!!!!!